



TITLE VERIFICATION, SEARCH REPORT & LEGAL OPINION

To,
The Manager,
Corporation Bank,
Nagoa Branch,
Nagoa, Bardez- Goa.

Date: 23/08/2017

I have carefully gone through the documents submitted before me and after careful perusal, scrutiny and apparent tenor of documents, my opinion is as follows: -

1	Name, fathers name and address of the title holder	Shri. Michael Lobo.
2	Description Of The Property	<p><u>DESCRIPTION OF THE PROPERTY IN QUESTION :-</u></p> <p>ALL THAT Plot of land bearing No. 'C' admeasuring 840.62 sq. mts., being a plot of the bigger landed property surveyed under Survey no. 190, sub-Division no. 7 of Calangute Village, situated at Prabhu Vaddo, Calangute, Bardez-Goa. The said property is neither described in the Land registration Office of Bardez nor enrolled in the Taluka Revenue Office of Bardez. The said plot 'B' is bounded as follows :-</p> <p>East : By property bearing Survey No. 190/9.</p> <p>West : By property bearing Survey no. 190/7.</p> <p>North : by V. P. Road.</p> <p>South : By property bearing Survey no.</p>

	190/8.
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2. DOCUMENTS RELIED:

Sr. No.	Whether original or Xerox	Date of Documents	Nature of document	Parties to the documents from
1	Xerox copy		Inventory Proceedings bearing no. 416/2015/C	Discussed in the tracing of the title
2	Xerox copy	02/03/2017	Sale Deed	As mentioned above
3	Xerox copy		Form III Index of Land	As mentioned above
4	Xerox copy		Manual Survey Form I & XIV	As mentioned above
5	Xerox copy		Computerized Survey Form I & XIV	As mentioned above
6	Xerox copy		Zoning Certificate / No Objection Certificate	As mentioned above

4	If the originals of title deeds/documents have not been produced reasons therefore	N.A.
5	Tracing of the title for the last 25 to 30 years next before scrutiny.	a) The said property originally belonged to Smt. Carolina Fernandes alias Carolina Fernandes e d'souza married to Joao De Souza alias John D'souza, residents

of Nalkavaddo, Calangute,
Bardez-Goa.

b) Carolina Fernandes alias
Carolina Fernandes e D'souza
married to Joao De Souza alias
John D'souza died in the year
2015 and 1968 respectively
and upon their death
Inventory Proceedings
bearing no. 416/2015/C were
initiated before the Court of
Civil judge Senior Division,
Mapusa and said property
was listed at item No. I. By
Order dated 06/01/2016
made absolute on
28/01/2016, property in
question was allotted to
Regina Rodolfo Misquita,
Sidney Anthony Misquita and
11 others. (In this Inventory,
the property allotted is
undivided half share in the
landed property)

c) Accordingly, the said owners
divided the property into
various Plots of different
dimensions.

d) By Sale Deed dated
02/03/2017, Regina Rodolfo

Misquita, Sidney Anthony Misquita and 11 others sold Plot No. 'C' admeasuring 840.62 sq. mts., to Shri. Michael Lobo. The said Deed is duly registered in the office of Sub- Registrar of Bardez under no. BRZ-BK1-00995-2017, CD No. BRZD786, dated 07/04/2017. (In this Sale Deed, Vendors are shown as owners of entire property)

e) No Objection/Zoning Certificate dated 27/09/2016 has been issued by the North Goa Planning & Development Authority, Panaji stating that said property falls under 'Settlement Zone' as per Regional Plan for Goa 2001 & Regional Plan for Goa 2021.

f) I have seen Form III Index of Land. Name of original owner Carolina Fernandes appears in the occupant's column. The survey exercise of Form III began in & around 1960 - 1970 and the entries were carried forward to Form I & XIV. Hence title is marketable for more than 40 years.

		g) I have checked Survey Records Computerized as well as Manual. Carolina Fernandes appears in the occupants as owner and after Mutation, name of legal heirs of Carolina Fernandes as well as Michael Lobo appears in the occupant's column, fulfilling the requirements of Land revenue code, applicable to the Stat of Goa.
6	Minor's claim / interest; if any in the property :	No.
7	Whether the latest Tax/ Land Revenue/ Society charges paid, Receipt has been produced.	No.
8	Application of land Reforms Act or any other law and its effect on title.	N.A.
9	Whether Records of Rights / Patta pass Book / Khata are maintained and if so, whether for the latest period has been produced:	N.A.
10	Encumbrances :	This opinion is subject to production of up-to-date Nil Encumbrance Certificate.
11	Application of any special enactment, if any, which is	No.

	applicable to property and affecting the title:	
12	Additional Documents.	No.
13	Any other points/issued which in the opinion of the Advocate are relevant:	No.
14	<u>FINAL CERTIFICATE</u>	On the basis of the above documents listed above, I certify title of Shri. Michael Lobo and his wife to the Plot No. 'C' admeasuring 840.62 sq. mts., described above as CLEAN, CLEAR & MARKETABLE <u>Subject to production of up-to-date Nil Encumbrance Certificate.</u>
15	The documents which are required to be deposited with the Bank at the notified town by the title holder for creation of <u>Equitable Mortgage</u>	Equitable Mortgage be created by Shri. Michael Lobo and his wife by depositing the following documents:- a. Inventory Proceedings bearing no. 416/2015/C. (True copy) b. Sale Deed dated 02/03/2017. (Original) c. Survey Form I & XIV. (Original) d. Zoning Certificate. (Original)

NOC Certificate dated 27/9/17

Mapusa:

Date: 23/08/2017

SATISH J. RAO
ADVOCATE HIGH COURT
SOMARGA
Adv. Satish J. Rao